Exhibit X

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RECORDING REQUESTED BY:

2008-108476

09:04am 09/29/08 ST Fee: 9.00 Count of pages 1 Recorded in Official Records County of San Mateo Warren Slocum

Assessor-County Clerk-Recorder

SPACE ABOVE THIS LINE FOR RECORDER'S USE

FIRST AMERICAN TITLE INSURANCE

ETS Services, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 (818) 260-1600

TS NO: GM-164602-C LOAN NO:

SUBSTITUTION OF TRUSTEE

WHEREAS, FERMIN ANIEL AND ERLINDA ANIEL, HUSBAND AND WIFE AND MARC JASON ANIEL, A SINGLE MAN, ALL AS JOINT TENANTS was the original Trustor, FIDELITY NATIONAL TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 6/4/2007 and recorded on 6/8/2007 as Instrument No. 2007-088561, in Book . Page of Official Records of San Mateo County, California; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned desires to substitute Executive Trustee Services, LLC dba ETS Services, LLC, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 9/25/2008

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ASSISTANT SECRETARY

State of California) ss. County of Los Angeles }

On 9/25/2008 before me, Christine Gomez-Schwab Notary Public, personally appeared Rosalie Solano who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under penalty of perjury under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

CHRISTINE E. GOMEZ SCHWAB Commission # 1651121 Notary Public - California Los Angeles County My Comm. Expires Mar 12, 2010